Article 122a of CRD2 retention of interest report for Progress 2016-1 Trust

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date: CRD2 Pool Tuesday, 27th September 2016 Friday, 21th February 2048

Note

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to no less than 5% of the aggregate principal balance of the securitised exposure in accordance with paragraph (1)(c) of Article 122a. Each prospective investor that is required to comply with Article 122a (as implemented in each relevant jurisdiction) is required to independantly assess and determine the sufficiency of the information described in this report generally for the purposes of complying with Article 122a and none of the Trustee, AMP Bank Lmited and each other party to a Transaction Document makes any representation that the information described in this report is sufficient in all circumstances for such purposes. Each Prospective noteholder should ensure that they comply with the implementing provisions in repect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jul - 21</u>
Total pool size:	\$37,471,684.83	\$12,345,993.44
Total Number Of Loans (UnConsolidated):	198	76
Total number of loans (consolidating split loans):	102	41
Average loan Size:	\$367,369.46	\$301,121.79
Maximum loan size:	\$975,462.15	\$686,079.72
Total property value:	\$63,989,318.00	\$24,944,444.00
Number of Properties:	109	42
Average property value:	\$587,057.96	\$593,915.33
Average current LVR:	62.05%	52.00%
Average Term to Maturity (months):	310.64	242.25
Maximum Remaining Term to Maturity (months):	351.12	292.11
Weighted Average Seasoning (months):	34.16	93.19
Weighted Average Current LVR:	66.21%	57.47%
Weighted Average Term to Maturity (months):	316.44	254.90
% of pool with loans > \$500,000:	43.27%	23.77%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	98.03%
% Fixed Rate Loans(Value):	26.24%	16.74%
% Interst Only loans (Value):	33.60%	2.21%
Weighted average mortgage interest:	4.42%	3.00%
Investment Loans:	24.09%	22.80%
Outstanding Balance Distribution	\$% at Issue	<u>Jul - 21</u>
> \$0 and ≤ \$100,000	1.50%	1.67%
> \$100,000 and ≤ \$150,000	1.60%	1.85%
> \$150,000 and ≤ \$200,000	2.78%	8.48%
> \$200,000 and ≤ \$250,000	2.37%	3.52%
> \$250,000 and ≤ \$300,000	11.74%	19.79%
> \$300,000 and ≤ \$350,000	10.47%	16.07%
> \$350,000 and ≤ \$400,000	11.79%	6.39%
> \$400,000 and ≤ \$450,000	6.74%	6.99%
> \$450,000 and ≤ \$500,000	7.75%	11.48%
> \$500,000 and ≤ \$550,000	16.68%	4.06%
> \$550,000 and ≤ \$600,000	12.43%	9.13%
> \$600,000 and ≤ \$650,000	1.71%	5.02%
> \$650,000 and ≤ \$700,000	1.79%	5.56%
> \$700,000 and ≤ \$750,000	5.85%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	2.60%	0.00%
Total	100.00%	100.00%

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> 3 mths and ≤ 6 mths 0.00% 0.00 > 6 mths and ≤ 9 mths 0.00% 0.00 > 9 mths and ≤ 12 mths 1.43% 0.00 > 12 mths and ≤ 12 mths 5.38% 0.00 > 12 mths and ≤ 13 mths 7.53% 0.00 > 15 mths and ≤ 12 mths 10.35% 0.00 > 18 mths and ≤ 21 mths 13.06% 0.00 > 21 mths and ≤ 24 mths 13.06% 0.00 > 24 mths and ≤ 36 mths 33.37% 0.00 > 24 mths and ≤ 48 mths 15.35% 0.00 > 36 mths and ≤ 60 mths 2.71% 0.00 > 60 mths and ≤ 72 mths 5.23% 5.98 > 72 mths and ≤ 84 mths 0.00% 45.51
> 6 mths and ≤ 9 mths 0.00% 0.00 > 9 mths and ≤ 12 mths 1.43% 0.00 > 12 mths and ≤ 15 mths 5.38% 0.00 > 15 mths and ≤ 15 mths 7.53% 0.00 > 15 mths and ≤ 12 mths 10.35% 0.00 > 15 mths and ≤ 21 mths 10.35% 0.00 > 18 mths and ≤ 24 mths 13.06% 0.00 > 24 mths and ≤ 36 mths 33.37% 0.00 > 24 mths and ≤ 48 mths 15.35% 0.00 > 60 mths and ≤ 60 mths 2.71% 0.00 > 60 mths and ≤ 72 mths 5.23% 5.59% > 72 mths and ≤ 84 mths 0.00% 45.51
> 9 mts and ≤ 12 mts 1.43% 0.00 > 12 mts and ≤ 15 mts 5.38% 0.00 > 15 mts and ≤ 18 mts 7.53% 0.00 > 18 mts and ≤ 21 mts 10.35% 0.00 > 18 mts and ≤ 24 mts 13.06% 0.00 > 24 mts and ≤ 36 mts 33.37% 0.00 > 36 mts and ≤ 60 mts 2.71% 0.00 > 60 mts and ≤ 72 mts 5.23% 5.52 > 72 mts and ≤ 84 mts 0.00% 45.51
> 9 mths and ≤ 12 mths 1.43% 0.00 > 12 mths and ≤ 15 mths 5.38% 0.00 > 15 mths and ≤ 18 mths 7.53% 0.00 > 15 mths and ≤ 21 mths 10.35% 0.00 > 18 mths and ≤ 24 mths 13.06% 0.00 > 24 mths and ≤ 36 mths 33.37% 0.00 > 24 mths and ≤ 60 mths 15.35% 0.00 > 48 mths and ≤ 60 mths 2.71% 0.00 > 60 mths and ≤ 72 mths 5.23% 5.52 > 72 mths and ≤ 84 mths 0.00% 45.51
> 12 mths and \leq 15 mths 5.38% 0.00 > 15 mths and \leq 18 mths 7.53% 0.00 > 18 mths and \leq 21 mths 10.35% 0.00 > 18 mths and \leq 21 mths 10.35% 0.00 > 21 mths and \leq 21 mths 13.06% 0.00 > 24 mths and \leq 36 mths 33.37% 0.00 > 36 mths and \leq 48 mths 15.35% 0.00 > 48 mths and \leq 60 mths 2.71% 0.00 > 60 mths and \leq 72 mths 5.23% 5.98 > 72 mths and \leq 84 mths 0.00% 45.51
> 15 mths and \leq 18 mths7.53%0.00> 18 mths and \leq 21 mths10.35%0.00> 21 mths and \leq 24 mths13.06%0.00> 24 mths and \leq 36 mths33.37%0.00> 36 mths and \leq 48 mths15.35%0.00> 48 mths and \leq 60 mths2.71%0.00> 60 mths and \leq 72 mths5.23%5.98> 72 mths and \leq 84 mths0.00%45.51
> 18 mths and \leq 21 mths10.35%0.00> 21 mths and \leq 24 mths13.06%0.00> 24 mths and \leq 36 mths33.37%0.00> 36 mths and \leq 48 mths15.35%0.00> 48 mths and \leq 60 mths2.71%0.00> 60 mths and \leq 72 mths5.23%5.98> 72 mths and \leq 84 mths0.00%45.51
> 21 mths and \leq 24 mths 13.06% 0.00 > 24 mths and \leq 36 mths 33.37% 0.00 > 36 mths and \leq 48 mths 15.35% 0.00 > 48 mths and \leq 60 mths 2.71% 0.00 > 60 mths and \leq 72 mths 5.23% 5.98 > 72 mths and \leq 84 mths 0.00% 45.51
> 24 mths and ≤ 36 mths 33.37% 0.00 > 36 mths and ≤ 48 mths 15.35% 0.00 > 48 mths and ≤ 60 mths 2.71% 0.00 > 60 mths and ≤ 72 mths 5.23% 5.98 > 72 mths and ≤ 84 mths 0.00% 45.51
> 36 mths and ≤ 48 mths 15.35% 0.00 > 48 mths and ≤ 60 mths 2.71% 0.00 > 60 mths and ≤ 72 mths 5.23% 5.98 > 72 mths and ≤ 84 mths 0.00% 45.51
> 48 mths and ≤ 60 mths 2.71% 0.00 > 60 mths and ≤ 72 mths 5.23% 5.98 > 72 mths and ≤ 84 mths 0.00% 45.51
> 60 mths and ≤ 72 mths 5.23% 5.98 > 72 mths and ≤ 84 mths 0.00% 45.51
> 60 mths and ≤ 72 mths 5.23% 5.98 > 72 mths and ≤ 84 mths 0.00% 45.51
>72 mths and ≤ 84 mths 0.00% 45.51
$> 84 \text{ mtns and } \le 96 \text{ mtns}$ 0.20% 25.85
>96 mths and ≤ 108 mths 2.42% 11.79
> 108 mths and \leq 120 mths 1.56% 0.00
>120 mths 1.40% 10.88
Total 100.00% 100.00
Geographic Distribution \$% at Issue Jul - 3
ACT - Metro 0.99% 1.33
Total ACT 0.99% 1.33
10da ACT 0.55% 1.33
NSW - Inner city 0.00% 0.00
NSW - Metro 41.39% 50.72
NSW - Non metro 8.80% 11.44
Total NSW 50.18% 62.16
NT - Metro 0.00% 0.00
NT - Non metro 0.00% 0.00
Total NT 0.00% 0.00
QLD - Inner city 0.00% 0.00
QLD - Metro 6.23% 0.00
QLD - Non metro 6.35% 5.02
Total QLD 12.58% 5.02
SA - Inner city 0.00% 0.00
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SA - Metro 1.84% 0.00
SA - Non metro 0.00% 0.00
Total SA 1.84% 0.00
TAS - Inner city 0.00% 0.00
TAS - Inner city 0.00% 0.00 TAS - Metro 0.00% 0.00
TAS - Metro 0.00% 0.00
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00
TAS - Metro 0.00% 0.00
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00%
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00%
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.99 VIC - Non metro 3.05% 4.42
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.45
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.99 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.43 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.45 WA - Non metro 0.98% 2.55
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.45
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.99 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.43 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.45 WA - Non metro 0.98% 2.55
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.99 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.43 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.45 WA - Non metro 0.98% 2.55
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41 WA - Inner city 0.00% 0.00 WA - Non metro 11.83% 14.45 Total WA 0.98% 2.55 Total WA 12.81% 17.05
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.45 WA - Non metro 0.98% 2.55 Total INA 12.81% 17.00 Total Inner City 0.00% 0.00 Total Inner City 0.00% 0.00 Total Metro 80.59% 76.53
TAS - Metro 0.00% 0.00 TAS - Non metro 0.23% 0.00 Total TAS 0.23% 0.00 VIC - Inner city 0.00% 0.00 VIC - Metro 18.32% 9.95 VIC - Non metro 3.05% 4.42 Total VIC 21.37% 14.41 WA - Inner city 0.00% 0.00 WA - Metro 11.83% 14.44 WA - Non metro 0.98% 2.55 Total WA 12.81% 17.08 Total Inner City 0.00% 0.00

Fotal	-	-	-	-
PRINCIPAL LOSS	-	-	<u>(A\$)</u> -	-
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
MORTGAGE IN POSSESSION	NIL	NIL		
	No of Accounts	<u>Amount (\$)</u>		
ul-21	6	483,953.96		
un-21	-	-		
Лау-21	-	-		
Apr-21	-	-		
Nar-21	-	-		
eb-21	2	228,168.47		
an-21	2	228,765.17		
Dec-20	2	229,395.53		
lov-20	2	229,972.25		
Oct-20	2	230,504.96		
ep-20	6	1,533,452.91		
sug-20	15	2,524,920.71		
ncl. COVID-19 HARDSHIP				
	No of Accounts	Amount (\$)		
ul-21	6	483,953.96		
un-21	6	483,448.96		
Nay-21	6	483,865.03		
pr-21	6	484,255.77		
Nar-21	6	484,646.99		
eb-21	8	711,440.84		
an-21	8	711,427.98		
ec-20	2	229,395.53		
lov-20	8	710,855.16		
Oct-20	8	710,381.42		
ep-20	6	1,533,452.91		
MORTGAGE SAFETY NET wg-20	17	2,869,981.75		
	No of Accounts	Amount (\$)		
ul-21	0.00%	0.00%	0.00%	0.00%
un-21	0.00%	0.41%	3.35%	3.76%
May-21	0.73%	0.41%	2.54%	3.67%
Apr-21	0.72%	0.40%	2.53%	3.66%
Mar-21	0.40%	1.33%	1.93%	3.66%
eb-21	0.00%	1.53%	0.36%	1.89%
an-21	1.52%	0.00%	0.36%	1.88%
Dec-20	0.00%	0.35%	0.00%	0.35%
lov-20	0.35%	0.00%	0.00%	0.35%
Oct-20	0.00%	0.00%	0.00%	0.00%
ep-20	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	2.42%	2.42%